





## A HISTORICAL SKETCH OF THE...

**400, PITT STREET, SYDNEY.**

Authorised Capital	.....	\$100,000
Paid-up Capital	.....	25,000
Reserve Fund	.....	45,000

**MONEY RECEIVED ON DEPOSIT**

at the following rates:—

AT CALL:  
FIVE PER CENT. PER ANNUM.

6 MONTHS:  
SIX PER CENT. PER ANNUM.

12 MONTHS:  
SEVEN AND A HALF PER CENT. AND A GUARANTEED BONUS AT MATURITY.

Balances-sheets, forms of application for shares, and all information on application.

**H. G. SWINY,**  
Managing Director.

**THE BUILDING CONSTRUCTION INVESTMENT**  
LAND, AND UTILITIES COMPANY'S DEPOSIT  
BANK, Limited.

**OFFICES: 60, RATHBURN STREET, SYDNEY.**

**WM. McCURT, Esq., M.L.A.,**  
Chairman of Directors.

**MONEY RECEIVED ON DEPOSIT:**  
For Twelve months: Participating in 1 per cent.  
For Six months: Participating in 1 per cent.  
For All terms: Participating in 1 per cent.  
The Fund of the Company are carefully invested in safe securities.

Latest balance sheets and full information can be obtained on application.

**W. J. DOUGLAS, Manager.**

**BANK DEPOSIT**  
received and interest allowed at the following rates:

By order of the Board of Directors: **W. O. KEYNOLDS, Manager.**  
**The Universal Advance and Investment Association, Limited**  
 Incorporated under the laws of the State of New York  
 174, Pitta-Street, Sydney.

**W. O. KEYNOLDS, Manager.**  
 20, North, Street, and Sharn Brook  
 (Members of the Board of Directors)  
 10, Pitta-Street, Sydney.

**Agents at Melbourne:** **W. O. KEYNOLDS, Manager.**  
 10, Pitta-Street, Sydney.

**Investors' Guide monthly forwarded on application.**  
 Records for all years from 1890 to 1900.  
 Bank Stock and Investments a specialty.

**FOLDEN'S FINANCIAL AGENCY**

**MONEY TO LEND upon MORTGAGE, on sums from £100 to £10,000, at 10 to 15 per cent. Full particulars upon application.**

**Properties released from BUILDING SOCIETIES and MORTGAGE COMPANIES, and the same sold at 10 to 15 per cent. for 3 or 5 years' interest only payable ready cash. Financial business transacted. Loss discounted. Advertisements accepted.**

**H. E. RUSSELL**, Financial Agent and Accountant  
Notwithstanding, Haverhill, N. H.

**MONEY TO LEND**—on city, suburban and country freehold  
and leasehold property, at low rates of interest.  
**TRUST ACCOUNTS**—carefully managed.

**Properties released from Building Societies**  
Building Loans advanced: £50 000 to £100, in sums to  
suit. **W. J. HADGROVE**, Fensby-chambers, 10, Market  
Square, Liverpool.

**MONEY TO LEND** without delay on Home Loans  
at 4 1/2% per annum. **W. J. HADGROVE**, Fensby-chambers, 10, Market  
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**Lowest current rates**; repayments made to suit borrowers.

**ALAN GILCHRIST**, 82, Oxford-street,  
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**PRIVATE PAPER**—£100,000, £50,000 and on  
down. Apply Investor, 11, P. O.

**MONEY TO LEND** at low current rates, on city  
or suburban property, at 4 1/2% per annum. **W. J. HADGROVE**,  
Fensby-chambers, 10, Market Square, Liverpool.

**REPUTABLE** Brokers, **Ben Hill**, P. O. 20, 21, 22, 23, 24,  
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**S**YDNEY and Suburban Contain Shares. Wanted by Cash Buyer. Apply to J. H. B. Smith, 86, Victoria Road, Sydney.

**W**ANTED, to Borrow £200 on security of current account and house in best part of Gravelly Hill, valued at £200. Principal only. Apply Asquith and Roberts, Solicitors, 15, George-street.

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The Hon. EDWARD ESCOT.

The Rev. C. F. D. FRIDDLE.

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W. BASIL WOODHOUSE, Esq., M.A. (Oxon).

Fees for Tuition: 2 guineas per quarter, to be paid in the first week of each term, and at any time during the term.

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## This image shows a vertical strip of a document page. On the left side, there is a dark, textured vertical band, likely representing the binding or the edge of the paper. The rest of the strip is a lighter, off-white color, which appears to be the main body of the page. The texture of the paper is visible, and there are some faint, dark specks or marks scattered across the surface, possibly due to the scanning process or the age of the document. No text or other graphical elements are discernible.



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### THE ELECTION OF THE PRIMATE.

TO THE EDITOR OF THE HERALD,

“Lycurgus” has returned. His history and legislation are not mythical as supposed, and the old Spartan whose laws were never to be altered comes to the rescue of some of the Bishops and Vicars-General of the Church of England in Australia. He may be forgiven

for his inaccuracy as to facts concerning the persons of the "opinion" and for his misapprehension of the nature and interpretation of the laws of the Church are so palpable, as his knowledge is upon this point, he is anxious to obtain rights but I possess a right to baptised members of the Church of England, and whose names are in the list of the members of the Church, to express my opinion upon the matter of dismission, and have done so wholly of his own accord. It is not a line of argument in the result of his issue. Mr. Lycurgus tries by ridicule, personalities and abuse to make me appear ridiculous and unworthy. So much the worse for Lycurgus, and the more credit to General. For the opinion of the Vice-General of the Church of Tennessee, pronounced recent, but the columns show most clearly that if he took an active part in the dismission of the officers of 1881, he has effectively silenced many of its members. His own "element of party controversy" has been introduced into the dismission by me. It appears that now that "Lycurgus" has met me, it appears that now that he tells us with a self-confident and jaunty air that "Lycurgus" has met me, it appears that now that he tells us with a self-confident and jaunty air, the Dismission will be a general one. I would not only admit that we Southern Societies will have said, notwithstanding that this Southern Society has said it, and Mr. C. Manning in the matter of the election of the Prince, I, in common with many others, would have been strengthened most materially by the concluding paragraph in the "opinion" published to-day, which runs: "The opinion without seeing the full of the correspondence that has passed, and having a full knowledge of all the facts, and the evidence that has been presented, and that they have given an 'opinion' with only a personal bias, and a personal bias, and a personal bias, from its nature, and renders it almost worthless. Mr. Lycurgus" seems still to breathe rather atmosphere of the

can't clear his brain of ritual fiasco. He imagines that this is a habit of life in this busy everyday world, and that he is lucky to have a few minutes to devote to the time-shed stories." I hope that "theatrical" which comes from the word "theatre" will not be "lyceum"; but that will have to prove to him that I was quite correct in the case of the Church since to possess the mind of someone whose office should bind us together rather than divide us, is a privilege which is not to be taken for granted. An irregularity in the election of a Bishop is here in a special meeting of the General Synod: The Archbishop of Canterbury has nothing to do with the election of a Bishop, and the legality of the election rests on the Primates. The Church in Australia possesses powers for self-government. Why lance those powers in the hands of a few men, and then expect the rest of the head or the heart of those who should seek for justice and concord.

I am, &c.,  
J. H. COLEMAN.

TO THE EDITOR OF THE HERALD.

REVEREND FATHER,—The address might have saved himself the trouble of attending to the proceedings of the Bishops of England re the consecration of the Bishop-elect of Sydney, as it is well known that the Bishop-elect of Sydney is a layman, and that he has ceased to interpose, or bear any part in the election or consecration of colonial bishops, and that no one is mandated to interpose, or bear any part in the election. The opinion of Messrs. Salomons and Manning on this subject—"that the transfer of votes from Mr. Monie, in consequence of his resignation, is illegal," is well known to have been spread. The word "illegal" here is a misnomer. There is nothing of a legal character connected with the election of a Bishop, and the Ecclesiastical Association such as the Presbyterian, Congregational, and Wesleyan Churches, having no legal rights in the proposed election, are not parties to it. The case of Bishop Coleman and the verdict has been given against the plaintiff. Coleman, as colonial Bishop-elect, has no legal rights in the proposed election of England, is a legal seaman, and he continued to receive his episcopal salary and performed his duties to the end of his term of his mission.

The election of Dr. Smith as Bishop of Sydney was perfect, and unannounced performed, "namine contradietione," and with little irregularity into which the bishops fell may well be overlooked under the circumstances, as Mr. Justice Foster has wisely expressed it.

**CANTERBURY-ROAD.**

◆

**TO THE EDITOR OF THE HERALD.**

Sir,—In your paper of this day's date appears a letter, in the course of which the writer refers to the above road at Almagi-street, Summer Hill, and at the bridge on the way to Petersham, as a "mud canal." It is right; it is a mud canal, and one requiring considerable severity to safely traverse the mud wader. I have no other to compare with this—have't had the same privilege as others, perhaps; but, sir, one would really think that the road was up at Nyngan, or

Bourke, and out towards Wilkerson, instead of which it is a much-used thoroughfare within five miles of the metropolitan road passing through a progressive district. All those thence have a reason to suppose; but I cannot find anything in favour of a mud canal as opposed to a good road. I am told that the Government will not build a canal, but that the Roads Department have no money, so I want to know to whom charge this disgraceful state of affairs is to be laid. I cannot see how it will be laid, but the Roads Department have an extra bad road. It certainly does the district to credit. The residents about seem to look on it as one of the "ills that must be" and they are right. It is a bad road, but it is not a suffering people and materially less "bad mud-canal" when I have been used to roads.

Asking for a corner for this letter, I am, with much much,

September 24.

TO THE EDITOR OF THE HERALD.

RE:—The case of *King v. a constable*.

tion from Mr. R. H. Clifford on the condition of the above road; and I, for one of those residing in the locality, am ready to endorse his statement. It is, of course, impossible, and anyone driving to Summer Hill is compelled to travel on the tarpapins. In defiance of the fact that the road is a public highway, the contractor for the night in the quadmire which does service for a road. I myself have been agonizing for some months past to get the road made, but to no avail. It is a disgraceful thing, therefore, but up to the present the result of my labours has been a promise from our member, Mr. Wislizenus, "to consult with his committee on the subject." The committee has no data before them, and the winter is over." I am in poor straits, considering that those who have to travel on the tarpapins are obliged to pay a toll of \$1.00 a few days ago that a baker was thrown from his cart while driving; and a few weeks ago a lady's horse, in trying to extricate himself, ran over a child, and killed it. I have driven away all night. Truly we are a lamentable race—we tar-papists.

September 24. C. H. LYONS.

**"HONOUR TO WHOM HONOUR IS DUE."**

TO THE EDITOR OF THE HERALD.

Sir,—Having been a constant visitor at the "Hospital Bazaar and Village Fair," may I be permitted to write a few lines in favour of the same? The fair has been successful and untrifling efforts, made this bazaar such a decided success? The gratitude of all interested in our hospitals is due to the efforts of the ladies who have organized and given time, labor, money, and brains with an utter disregard for self. In thanking them for their efforts, it is but just to express our gratitude to the merchants and tradesmen of our city for their generous offer of, without which, the sales would be small; their efforts are also to be commended, and, in addition, the above is due to all the credit of the "Grand Art Union" in connection with the fair, as well as few exceptions the prizes are given to the successful bidders; and all will readily acknowledge that this feature forms one of the numerous attractions provided by the fair. The people of this city are entitled to the best of the fair, and

will take up the thread and continue what is begun, giving honour and credit to those to whom honour and credit are due. I am, &c. N. I. E. I.

POSTAL NOTES.

◆

THE EDITOR OF THE HERALD.

Sir,—It might be of some convenience if the Telegraph Department would make it convenient to issue cards purchasable at places where postage stamps are sold, to the value of 5d. and 1s., to enable those who have no telegraphic boxes for collection with letters, but handed to the telegraph Department for transmission. I am, &c. W.

September 24.

Japan has steadily advanced. She has accepted European schools. Her clever young men have gone abroad and returned with English ideas, and have been able to found free institutions in their English friends. They have made an army and a navy. Their old laws have been changed and new interpretations established, based on Western codes. The Emperor desired representative government, and we shall soon see a Japanese Parliament.





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THIS DAY, THURSDAY, the 20th SEPTEMBER,  
by MILLS, PILE, and WILSON,  
at their

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